

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: THOMAS P. POTOSKI	§	Case No. 5:14-bk-01492
LYNN MARIE POTOSKI	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/01/2014.
- 2) The plan was confirmed on 04/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/09/2017.
- 5) The case was completed on 07/12/2019.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$102,246.00.
- 10) Amount of unsecured claims discharged without full payment: \$1,005,421.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 79,500.03	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 79,500.03</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,250.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,673.83	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,923.83</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,750.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID J. HARRIS, ESQUIRE	Lgl	0.00	NA	NA	2,250.00	0.00
PNC BANK	Uns	3,435.03	3,561.85	3,561.85	0.01	0.00
DISCOVER	Uns	10,296.60	8,654.22	8,654.22	0.00	0.00
HARVEY BUILDING PRODUCTS	Uns	1,424.20	1,424.20	1,424.20	0.00	0.00
RBS CITIZENS, N.A.	Uns	0.00	13,701.16	13,701.16	0.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	2,360.58	3,226.71	3,226.71	3,226.71	0.00
USAA	Uns	0.00	84,155.58	84,155.58	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	4,675.27	4,675.27	4,675.27	0.00	0.00
HOUSEHOLD FINANCIAL SERVICES	Uns	56,980.55	56,980.55	56,980.55	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	59,420.34	17,694.28	17,694.28	0.00
INTERNAL REVENUE SERVICE	Sec	5,520.27	59,420.34	14,375.68	14,375.68	0.00
INTERNAL REVENUE SERVICE	Uns	32,682.58	59,420.34	27,350.38	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	7,972.70	8,061.61	8,061.61	0.00	0.00
COMMONWEALTH OF	Pri	0.00	501.34	374.20	374.20	0.00
COMMONWEALTH OF	Uns	0.00	501.34	127.14	0.00	0.00
PSECU	Uns	0.00	1,068.59	1,068.59	0.00	0.00
PSECU	Uns	0.00	38.23	38.23	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	0.00	2,476.67	2,476.67	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAVALRY PORTFOLIO SERVICES,	Uns	35,084.31	35,135.00	35,135.00	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	5,258.01	5,258.01	0.00	0.00
LANDMARK COMMUNITY BANK	Sec	9,584.96	9,389.86	730.60	730.60	0.00
COMMUNITY REGIONAL CREDIT	Sec	21,480.13	21,177.40	0.00	0.00	0.00
COMMUNITY REGIONAL CREDIT	Uns	808.27	733.82	733.82	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	328.00	397.98	397.98	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	726.14	726.14	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	873.00	443.02	443.02	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	6,420.63	4,563.19	4,563.19	0.00	0.00
PORTFOLIO RECOVERY	Uns	910.65	910.69	910.69	0.00	0.00
M & T MORTGAGE CORP	Sec	278,362.94	295,922.32	25,922.40	25,922.40	0.00
GERALD KOVAL	Sec	0.00	10,252.32	10,252.32	10,252.32	0.00
WILKES BARRE GENERAL	Uns	0.00	349.83	349.83	0.00	0.00
USAA FEDERAL SAVINGS	Uns	81,823.28	12,621.97	12,621.97	0.00	0.00
CERASTES, LLC	Uns	5,258.01	5,571.95	5,571.95	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	7,387.62	4,469.18	4,469.18	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	6,320.15	6,607.80	6,607.80	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	574.05	574.05	0.00	0.00
GERB/FLEXPLUS	Uns	19,166.00	NA	NA	0.00	0.00
PENN CREDIT	Uns	408,364.00	NA	NA	0.00	0.00
ABC HAULING	Uns	138.58	NA	NA	0.00	0.00
ALLY FINANCIAL	Uns	462.03	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	1,762.34	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	23,697.75	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	26,258.48	NA	NA	0.00	0.00
BONTONHSBC	Uns	1,691.07	NA	NA	0.00	0.00
BOROUGH OF AVOCA SEWER	Uns	70.00	NA	NA	0.00	0.00
CACHE LLC	Uns	3,988.00	NA	NA	0.00	0.00
CARPINET PLUMBING & HEATING	Uns	323.48	NA	NA	0.00	0.00
CHARLES POTER DDS	Uns	480.00	NA	NA	0.00	0.00
CHASE MEMBER SERVICES	Uns	3,069.00	NA	NA	0.00	0.00
CHASE	Uns	19,531.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Uns	1,154.00	NA	NA	0.00	0.00
DIRECT TV	Uns	574.05	NA	NA	0.00	0.00
ELLSWORTH DISPOSAL	Uns	67.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FASHION FLOOR	Uns	1,537.00	NA	NA	0.00	0.00
FIA CARD SERVICES NA	Uns	4,898.29	NA	NA	0.00	0.00
FIRST NATIONAL COMMUNITY	Uns	788.06	NA	NA	0.00	0.00
FUTURE SCRIPTS	Uns	82.71	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Uns	601.80	NA	NA	0.00	0.00
GE MONEY BANK	Uns	1,072.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Uns	1,156.27	NA	NA	0.00	0.00
JC PENNEY	Uns	592.00	NA	NA	0.00	0.00
M & T BANK	Uns	1,338.13	NA	NA	0.00	0.00
MITCHELL'S LUMBER & FUEL OIL	Uns	36,000.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Uns	81.00	NA	NA	0.00	0.00
OKNA WINDOWS CORP	Uns	5,110.60	NA	NA	0.00	0.00
PENN CREDIT PPL	Uns	1,182.00	NA	NA	0.00	0.00
PNC BANK	Uns	873.00	NA	NA	0.00	0.00
PNC BANK	Uns	64,031.96	NA	NA	0.00	0.00
PPL ELECTRICS	Uns	469.45	NA	NA	0.00	0.00
RBS CARD SERVICES	Uns	52,470.16	NA	NA	0.00	0.00
REEVES RENT A JOHN	Uns	637.62	NA	NA	0.00	0.00
SCRANTON CRAFTSMEN	Uns	1,540.70	NA	NA	0.00	0.00
SEARS CREDIT CARDS	Uns	5,735.21	NA	NA	0.00	0.00
SUZANNE PROLEIKA	Uns	4,217.50	NA	NA	0.00	0.00
TEK COLLECTION	Uns	1,444.00	NA	NA	0.00	0.00
TERMINEX INTERNATIONAL	Uns	1,863.56	NA	NA	0.00	0.00
VALLLEY REFRIGERATION	Uns	8,130.50	NA	NA	0.00	0.00
VILLAGE SHOPS LLC	Uns	26,310.00	NA	NA	0.00	0.00
WACHOVIA BANK	Uns	1,005.72	NA	NA	0.00	0.00
WACHOVIA BANK	Uns	1,005.72	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Uns	7,669.00	NA	NA	0.00	0.00
MEDICAL	Uns	100.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 26,653.00	\$ 26,653.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 27,854.71	\$ 27,854.71	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 54,507.71	\$ 54,507.71	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 18,068.48	\$ 18,068.48	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 18,068.48	\$ 18,068.48	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 290,638.08	\$ 0.01	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,923.83	
Disbursements to Creditors	\$ 72,576.20	
<b>TOTAL DISBURSEMENTS:</b>		\$ 79,500.03

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/16/2019

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.